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# Considerations for the Implementation of a Team Teaching Program in General Business

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CONSIDERATIONS FOR THE IMPLEMENTATION  
OF A TEAM TEACHING PROGRAM  
IN GENERAL BUSINESS

CONSIDERATIONS FOR THE IMPLEMENTATION  
OF A TEAM TEACHING PROGRAM  
IN GENERAL BUSINESS

by

Joseph Daughhetee

EASTERN ILLINOIS UNIVERSITY

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A Paper

Presented

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This paper has been read and approved by the following members  
of the faculty of Eastern Illinois University:

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## CHAPTER I

### INTRODUCTION

#### Background

Team teaching involves bringing large groups of students together at one time and in one place for instructional purposes. While in these large groups, students will be properly motivated by various members of a teaching team, to the end that greater knowledge may be gained from individual study and small group discussions which will follow.

A teaching team can consist of two or more teachers. The usual number of teachers in a team would probably consist of four or five teachers along with two or three assistants. These team members are to lecture to the larger groups and to improve the motivation for the students. Then in the smaller groups, teachers will continue with the work started within the large groups. With an interchanging of teachers within the small groups, students will receive the benefit of specialized training of several different teachers. Assistants would take care of routine duties such as taking roll, grading papers, etc.

The central reason for team teaching is to offer students greater possibilities to learn and to develop skills more fully. Through the use of team teaching, educators are enabled to see its superiority over the traditional types of classroom organization.

#### Statement of the Problem

The problem involves bringing together the observations and experiences gained in team teaching programs tried by schools and,



in the light of these experiences, to make certain recommendations for the development and implementation of programs of team teaching in high school general business classes.

### Need for Study

What is the purpose of education? The present purpose of education is to teach students the necessary knowledge that they will need to know to survive in the society in which they will live. In dealing with general business, this will be both a vocational and a non-vocational objective.

Some of the educational problems would be to provide better methods to help students develop responsibility for their own learning. What variations in organizing instruction are required for students with high or low ability? How are these different students to be grouped, on high or low motivation, or high or low past achievement?

What attitudes at school and at home are most likely to result in students wanting to discover new objects and ideas instead of stopping their education after they have only memorized what others have discovered? How is it possible to improve students' ability to discuss important ideas effectively with a minimum of adult assistance and interference?

What additional professional facilities are needed for teachers, so that they may be able to keep up with improved, current methods? What professional tasks would teachers perform better if they had more time? There are important skills and knowledge which students miss because of limitations on the number of subjects that a student may

take, conflict in class schedules, the number of periods in a day, and the amount of time that the school is now open. There are also other problems such as need of more technological aids, changes in school buildings, and additional in-service education for teachers.

Having discussed educational problems, some of the purposes for the movement toward a better quality education should be brought forth. One purpose is to improve instruction by providing better and increased learning opportunities for students. Another would be to utilize fully the teacher's talent. A teacher should be given a chance to teach in any specialized area which he might possess. A student's responsibility for learning should be increased. Learning is a highly individual process which requires much independent study time.

## CHAPTER II

### Review of Literature

From the experience of teachers who teach in some of the schools which have been experimenting with team teaching, some of the advantages which have been discovered will be discussed. There are certain definite advantages for teachers. "There is time to plan work thoroughly--time to prepare, to study, to evaluate, to examine the records of the students to determine the real needs and backgrounds."<sup>1</sup>

Lesson preparation is easier and more complete when there is an opportunity for teachers to cooperate in planning the material to be taught and the best methods and techniques to be used in presenting it to a class. The team of teachers can combine material developed individually. Specialization of individual teachers may be utilized. With a team of teachers in a room, discipline problems can be eliminated or at least held to a minimum. "Each team teacher can discuss class problems with a person who is both professional and familiar with the situation."<sup>2</sup>

This interchanging of ideas within the team, with administrators, coordinators, and supervisors can help increase the quality of education. Through this, there can be professional growth among the members of the team. Teachers can have assistance in performing routine

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<sup>1</sup>Gerald W. Maxwell, "How Effective is Team Teaching in General Business, "Business Education World, Vol. 42, (December, 1961), p. 30.

<sup>2</sup>Ibid, p. 30.

duties, such as grading papers, taking roll, and supervising students.

There are also certain advantages for the students. The students experience better teaching since there is more variety in the techniques and approaches used. "The students have the increased stimulation of contact with several professional personalities rather than just one. They gain from the different viewpoints and specialties of the teachers. Personality clashes between teacher and student may be avoided. If a student doesn't happen to like Teacher A, he can direct his contacts to Teacher B."<sup>3</sup> More out-of-class activities are possible. Guest speakers feel that it is more worthwhile to speak before a large group than it is to speak two or three times to smaller groups.

Besides having advantages for teachers and students, team teaching also has some merit for the administration. "Team teaching may permit more efficient use of the school plant if a large room is used instead of using several smaller rooms at once or one smaller room for several class periods."<sup>4</sup> The administration may use an experienced team to orientate a new teacher. The new teacher could be placed on the team and be guided and given assistance by the experienced members. These teams may be used as an incentive for teachers to do better jobs of teaching. "Rewards in salary and prestige can be given to leaders of the teams."<sup>5</sup>

Many of the teachers in schools which have tried team teaching say that advantages far outweigh the disadvantages. "Evaluations indicated

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<sup>3</sup>Ibid, p. 30.

<sup>4</sup>Ibid, p. 30.

<sup>5</sup>Ibid, p. 30

that considerable progress was made in the effective utilization of professional time, use of material and personnel resources, the development of appropriate teaching procedures, promotion of good attitudes and morale in teachers and students, and provision of adequate facilities and equipment. The small additional expense for clerical help in the study was compensated by extra services such as the preparation of permanent materials, the saving of funds for substitute teachers, and the completion of special reports and work related to the study."<sup>6</sup>

Aside from the advantages, there are also certain disadvantages. There are many disadvantages as far as the teachers are concerned. Team members may not see eye-to-eye on methods of teaching which could cause disastrous effects. It takes much time for teachers to become adjusted in order to obtain the best results. Teachers might stop preparing and keeping up with new material and methods after a year or two, or a lazy teacher might permit his associates to do all of the preparation. "Problems which could arise unless guarded against were: laxity in reinvesting "saved time", inequality in assuming the responsibilities for the work of the team; dissipation of pupil--teacher rapport; and inadequate facilities."<sup>7</sup>

"The greatest disadvantage of all lies in the students' feeling of being "lost" in the large-class situation. Although this disad-

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<sup>6</sup>Robert H. Johnson and M. Delbert Lobb, "Jefferson County, Colorado, Completes Three-Year Study of Staffing, Changing Class size, Programming, and Scheduling," The Bulletin of the National Association of Secondary-School Principals, Vol. 45, (January, 1961), p. 75.

<sup>7</sup>Ibid, p. 76.

vantage relates more to the class size than to the utilization of more than one teacher, large classes are so prevalent where team teaching is practiced that it must be considered here."<sup>8</sup>

The students are cramped into spaces too small for them many times. It would be easy for students to just become a number in a huge mass of students. In losing his individuality, a student will not learn as well, since no two students should be treated the same way. In the large groups, there would not be time to give the needed individual help. "Certain students, especially those who are dependent by nature and those of lower ability, tend to feel somewhat insecure and even confused by the presence of more than one teacher. This may be characteristic of a team-teaching situation regardless of the size of the class."<sup>9</sup>

One of the administrative disadvantages encountered is the cost involved. When team teaching is properly administered, it can be more expensive than the usual method of teaching. Team teaching cannot be used except in a few large schools and they must have at least two qualified teachers willing to work as a team. In many schools, there would be inadequate facilities. There would not be enough physical space and also a shortage of the necessary equipment.

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<sup>8</sup>Gerald W. Maxwell, "How Effective is Team Teaching in General Business, "Business Education World, Vol. 42, (December, 1961), p. 30.

<sup>9</sup>Ibid, p. 30.

## CHAPTER III

### Methods of Procedure

One of the methods used to gather information on team teaching was the sending of letters to various people involved in team teaching, so that an extensive bibliography on team teaching could be developed. After compiling the bibliography on team teaching, extensive reading was done, so that a background could be established.

Along with the reading, interviews were held with members of a teaching team. In these interviews, notes were taken on the advantages and disadvantages encountered by this particular teaching team, along with the methods and techniques used during classes.

Observations were made of various small group discussions in process after the students had heard a lecture in a large group and had received some large group motivation.

Not until these three types of investigation had been pursued at length was the process of condensing and compiling the necessary information for this report undertaken.

## CHAPTER IV

### How Team Teaching Overcomes Certain Problems

After delving into some of the educational problems, an attempt will be made to give some practical solutions to a few of these problems. Many of the solutions may be obtained through team teaching. First, consider some of the answers for the needs of the students. A few of these would be the scheduling which would provide for independent study for students on an average of 12 hours of the usual 30 hour week.

Team teaching could make the learning facilities available to students more often, and provide instruments to enable the students to make an immediate appraisal of how well he has learned. The administration should provide areas for independent work in laboratories, shops, creative arts, etc. along with spaces for reading, listening, viewing, thinking, writing, and recording. The teachers should provide scheduled time for small group gatherings, so that independent study and findings may be shared and discussed with other interested students. Additional research and follow-up studies should be made on all of these possible programs, so that the best programs may be used in the future and other programs improved upon, using the findings as the basis for the improvements.

In using these answers to some of the educational problems, there are certain questions which may be asked in order to evaluate the results. Some of these questions are: how productive are students during independent work and study periods, do students exercise sound judgment in making decisions, how much student initiative is shown, and do students function well as members of groups? A few studies have indicated



that team teaching will give positive answers to these evaluative questions.

There are also some advantages for teachers which may be met through team teaching: teachers should be scheduled with groups not more than 15 hours per week; competent clerical and instructional assistants should be provided; modern technological aids to instruction would be available; teachers would be assigned according to individual differences in their abilities; private work spaces for teachers would be provided with adequate staff and equipment to facilitate professional productivity. If teachers can get these needs, many of which can be obtained through team teaching, then the methods and instruction should be vastly improved.

## CHAPTER V

### Organizing for Change

When it comes time to make the transition from the traditional classroom to the grouping for team teaching, there are certain problems which must be considered. In this part, an attempt will be made to bring out some of these problems of a general nature, since it would be difficult to discuss specific issues without using a particular school. Some of the general information which would need to be collected concerns strength and weaknesses in the school's present program, special interests and talents of individual teachers along with individual differences among students. What are some of the possibilities of part-time instructional assistants and talents and availability of community consultants?

How many available technological aids are already owned, but are used only part-time or not at all? What type of physical plant is available and how much remodeling would be necessary along with any required additional wings? How many changes would be feasible at the present, and how much in the future and at what rate?

Having studied a particular school, a person would be ready to continue with the transition in that particular school. After studying the problems of a specific school and reaching a reasonable conclusion, the administration and faculty could proceed with the organization of the curriculum. An agreement would have to be reached on what is to be taught and in what manner. In establishing this curriculum, students' past achievements would have to be kept in mind for the purpose of grouping, as well as each student's rate of progress. Then it must

be determined if the curriculum as suggested will meet the objectives which have been established. The objective of any class is to teach a student, so that he may survive and advance in the culture for which he wishes to live.

Another thing to be considered is the availability of facilities. Plenty of space for independent study and group discussions, meetings, and lectures must be available. Much supplementary material, references, etc. must be available so that individual initiative may be used advantageously. Many steps should be taken to provide the proper, or at least substantial, facilities. "Cafeterias are being used for large-group instruction. Other spaces have been remodeled. Movable partitions have been introduced. Unused study halls have been remodeled."<sup>1</sup> Enough qualified instructors and assistants must be employed to furnish students with the guidance and added knowledge that they will need.

The students in a team teaching program will need much guidance. Professionals should make decisions on how much time each student spends in group work, in independent study, and in specialized training. Various specialists may be used on a team for specialized instructional purposes. Specialists may obtain recommendations of persons outside the school who supervise part-time study, work, and creative efforts of students. Specialists may then use these findings advantageously in the class and group discussions or independent study.

In orientating a teacher to be part of a team, two approaches

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<sup>1</sup>J. Lloyd Trump, "Some Questions and Answers About Suggestions for Improving Staff Utilization," The Bulletin of the National Association of Secondary-School Principals, Vol. 45, (January, 1961), p. 26.

must be considered. One is that of involving experienced teachers and the other approach is that of involving beginning teachers. Experienced teachers must revise their thinking regarding their roles as staff members. "They must be reminded that it will no longer be possible for them to plan, to conduct their classes, and to evaluate results separately and independently of the other members of the staff. On the contrary, their individualism must be channeled into special uses and situations."<sup>2</sup>

These teachers must now think in terms of a team, plan with the team, and use resources of the team. "The teacher must learn to think of the over-all picture--of the whole program--and not of the approaches he employed, no matter how successfully, when working with a conventional type of class."<sup>3</sup> In planning and working with the team the teacher should not be deprived of his creativeness and individualism. Each teacher should be encouraged to use all of the originality that he can manage efficiently along with any fresh approaches which are available. It is mainly in the large group presentation that the integrated program must be kept in mind.

The task of educating the beginning teacher for team teaching is not quite as difficult as it is to educate the experienced teacher, since the beginning teacher is more willing to accept advice from experienced teachers. "However, because of the type of courses which

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<sup>2</sup>M.P. Heller and E. Belford, "Team Teaching and Staff Utilization in Ridgewood High School, "The Bulletin of the National Association of Secondary-School Principals, (January, 1961), p. 3.

<sup>3</sup>Ibid, p. 3.

these beginners have studied in conventional teacher-training institutions, they may have developed some of the same attitudes and expectations as the experienced teachers in regard to their relationship to other staff members, and so they profit from the same orientation program planned for the former group."<sup>4</sup>

The orientation program should encourage beginners to ask questions of the experienced teachers and to express their opinions. Many teachers have felt that they had a maturing of their own educational philosophies from team teaching. Many times team morale has started high, but dropped from too much togetherness. Many times hard feelings have been created among teachers by remarks made unwittingly by the students. One of the ways that this happens is that students make teachers sensitive to differences in teaching practices and personalities.

"The importance of a well-planned orientation program cannot be over-emphasized. The feeling of confidence instilled in the teachers by extensive planning before the beginning of the school year insures a greater degree of smoothness of operation once the plans are put into action with the pupils."<sup>5</sup> The confidence of the teachers is rapidly reflected to the pupils, thus creating a better and more efficient learning atmosphere. The feeling of professionalism should be impressed upon the teachers. The following statement might be used in expressing this idea. "If we're truly professional with our colleagues we must respect our differences. This school wouldn't be any-

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<sup>4</sup>Ibid, p. 4.

<sup>5</sup>Ibid, p. 5.

thing if every single person agreed, but if we are professional, we can discuss the differences in our beliefs, in our opinion, in our methods without discussing people."<sup>6</sup> All of the teachers involved in the team should be reminded of this, since they will be working as a team and not as individuals.

With team teaching, there are many ways to make use of available funds. For instance, team teaching makes possible the utilization of educational facilities more hours per day and per week. This may be done by more supervised independent study. It gives the students a chance to use available equipment at times other than at the regularly scheduled class. It makes possible the use of teaching machines where a regular teacher is not required. Even when teachers are required, large group instruction can be used. This provides more efficient use of the teacher's time. Buildings should be designed for maximum use. Auditoriums should be divisible into various sized spaces for large group instruction. Even cafeterias may be built and equipped so that they may be converted for large group instruction at various times. There should be some well designed small rooms for small group discussions and meetings.

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<sup>6</sup>J. Lloyd Trump, "Some Questions and Answers About Suggestions for Improving Staff Utilization," The Bulletin of the National Association of Secondary-School Principals, Vol. 45, (January, 1961), p. 35.

## CHAPTER VI

### Grouping for Instruction

The reason for having team teaching is to provide the best possible instruction that is available. With the use of a team of teachers, this is possible since each teacher may teach his specialty to more students. With a large gathering of students, more economical use of available facilities may be obtained, such as the showing of a film just one time to the large group instead of two or three times to smaller groups, thus leaving A-V material available for other teachers two or three times as much.

Some students will reach for educational goals far beyond those usually provided in today's schools, and the opportunities should be provided for such students. A few of these goals are improved effectiveness in decision making, added satisfaction in learning, more independent responsibility, greater competence to communicate with other members of a group, and more effectiveness in human relations. Team teaching will help to provide some of these needs. For instance, a student will hear the main lecture introducing a topic and will then be given time for individual study in a small group, so that he may pursue the subject further and in more detail. At other times the smaller groups will split into sections and have discussions, thus giving each individual a chance to communicate his ideas and also hear opinions of his peers. This type of learning can give greater satisfaction and also help create better human relationships among the students.

Teachers would also benefit from the team teaching. It would give teachers additional time to prepare for instruction, to develop

imaginative teaching materials, and also to keep up to date professionally. Along with this, they could improve evaluation and confer with colleagues about the lesson and/or individual students. This would be especially helpful since all teachers might have had the chance to observe the same situations and then discuss the problems present and reach a sound conclusion. The teachers could also be assigned subject matter in which they are exceptionally well qualified, and this would tend to give them a feeling of security. With competent clerical and instructional assistants, teachers would be provided with the recognition of the importance of their professional role. This would also give them additional time to prepare for the jobs for which they are actually qualified--the teaching of the subject matter.

In the grouping of students for instruction, several factors must be considered. First, how many teachers are available, and in what area of instruction are they best qualified? After determining this, the class schedules may be established. After considering the available teachers, the sizes of groups, such as large groups and small groups, must also be determined. The size of the group will vary with the type of instruction. The large groups should be scheduled for an average of 12 hours per week. The amount of time can vary according to subjects and different stages within a subject. A large group may have 120 students in it if necessary, while small groups function best with about 12-15 students.

There are two forces working to have larger class enrollments. The higher enrollments bear directly upon the cost of education and



a higher ratio of students to teacher would reduce this increased cost. The other force is that of the short supply of available teachers. At the present time, research has shown that, "students will typically learn about the same number of facts and basic principles of a course whether the class size is twenty-five, thirty-five, or even fifty or more."<sup>1</sup>

The main purposes of large group instruction are to introduce new units, motivate students, explain terms and concepts, explore possible learning activities, plan resources to be used, summarize materials, and evaluate results. Speeches and demonstration by outside speakers should be made in large groups. Reports and discoveries of small groups may be made to large groups, so that they may all benefit from discussions and observations of smaller groups. Frequent use of audio-visual material should be made in this group. Overhead and opaque projectors, for example, could be used very efficiently here. For example, in the study of banking--checks, deposit slips, etc. could be filled out with an entire class watching and being able to see precisely what is happening.

Some special techniques are needed for large group instruction. Learning situations require the interaction between the teacher and the student. Since the larger groups are larger than a traditional class, it is more difficult for the teacher to involve the individual student in the learning process than in a traditional class. This creates a motivational problem for the teacher throughout the course

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<sup>1</sup>Lloyd S. Michael, "New Directions to Quality Education in Secondary Schools, "The Bulletin of National Association of Secondary-School Principals, Vol. 45, (January, 1961), p. 13.

of large group instruction. The crucial factor in the learning situation in the learner's mental activity.

A teacher must get the student to start thinking. "Because of the great importance of mental activity, the teacher may use several techniques or approaches to keep the learner interested. The use of visuals, for example, in conjunction with lectures can be of immense aid and effectiveness."<sup>2</sup> The choice of visuals and the methods of using them and when to use them must be carefully planned, or they can become a detriment. "In addition, humor, gimmicks, changes of pace, rhetorical and real questions may be used."<sup>3</sup> A proper structural approach should be followed which will provide a framework within which the teacher and student can interact.

The teacher presenting the lesson to the large group is responsible for setting the pace in the course. The large group permits a teacher to give one vital lecture instead of the traditional lecture five times a day. This provides the teacher with more time, so that a better job of preparation may be done. Activities in the large group are largely teacher centered, while in the small groups they are primarily student centered. In these large groups, students operate directly under the teacher's direction.

The small groups could be used for small group discussions by class members, expansion on introduction of a topic, individual study,

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<sup>2</sup>M. P. Heller and E. Belford, "Team Teaching and Staff Utilization in Ridgewood High School, "The Bulletin of the National Association of Secondary-School Principals, (January, 1962), p. 5.

<sup>3</sup>Ibid, p. 5.

field trips, formation of committees for projects, and small group testing. The methods and techniques used in these small groups should be left up to the individual teachers in charge. If each teacher has an outline of the material to be covered, each teacher should be permitted to teach however he thinks is best for that group.

It is also a good idea to have an interchanging of teachers within these small groups, so that methods used will vary. One student might not learn as much under one teacher as he would under another. This interchanging will help to meet the individual needs of students and teachers alike. The interchanging will provide for variety in class instruction. In these small groups, students will be given the opportunity for individual study which will promote creativeness among students. At the same time, these independent studies will be supervised by qualified personnel, who will be able to make constructive criticism and suggestions. The small group teacher is a tutor. The atmosphere should be one in which students will speak freely. One thing that a small group teacher must remember to do is to stay on the learner's level.

"The counselors and teachers will work together to determine which students possess comparable abilities and which group situation will best suit the specific needs of each student. Placement into the groups will be based upon these factors: I.Q. scores, achievement scores, teacher recommendations, past performance, and student and parent approval."<sup>4</sup> Each teacher should attempt to know as much

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<sup>4</sup>The Lay Advisory Committee, "How Will Students Be Grouped," The Decatur--Lakeview Plan, p. 6.

about each student in his group as is necessary--his interests, his abilities, and his weaknesses.

## CHAPTER VII

### Activities

The following activities might be used in the large groups.

These are not all of the possible activities by any means, but they are a sample of what can be used. These activities are established for the units which are usually found in a high school General Business textbook. The approximate amount of time for these units is enclosed in parenthesis.

#### Unit I You Live in A Business World (approximately 1 week)

- A. The first unit which concerns the general effects of a business world could be introduced with the film "What is Business." This film shows the production and distribution of familiar objects. This could gain the interest of the students for the entire course.
- B. Another method could be the discussion of business transactions which each student has each day. Some students are engaged in transactions and do not realize it. Use of school cafeteria is an example of transactions which take place and are taken for granted.

#### Unit II Using Banking Services (approximately 5 weeks)

- A. The unit on banking might be introduced with the film, "Federal Reserve Bank and You." This film shows how the bank influences the nation's volume of money and credit. Many students do not realize that the volume of money and credit can be controlled, so this would tend to create a certain amount of interest.
- B. Introduction to the unit on banking could also start with a

class discussion of personal experiences in banking transactions. Many times students have been doing certain things, but they have never stopped to think about it. Class discussion could get them to thinking about their own transactions.

### Unit III Planning Your Spending (approximately 4 weeks)

- A. This unit might be introduced by a good explanation of the distribution process of some product. Many students do not realize the different steps involved for a finished product to reach the consumer.

### Unit IV Using Credit Wisely (approximately 3 weeks)

- A. This unit could be introduced by the film, "Credit--Man's Confidence in Man." This film tells how credit is merely a promise to pay another person later.

### Unit V Sharing Economic Risks (approximately 6 weeks)

- A. The unit on insurance could be introduced by showing the film, "Sharing Economic Risks," which portrays the need for insurance. It would give the class a purpose for studying the unit. The film is only eleven minutes long, so an introduction and a discussion afterwards could be presented in the same period. The charts, "History of 10,000 Life Insurance Policy Holders," "How Families Buy Life Insurance," "Life Insurance Dollars at Work," and "How Life Insurance Policies Meet Family Needs" should be displayed in the room.
- B. Another good method would be to have every member of the class to bring to class a clipping from a current newspaper describing some disaster, or perhaps his own personal experience of one.

Unit VI Savings and Investments (approximately 4 weeks)

- A. A good method of introducing the unit on saving would be to start with a short discussion of the New York Stock Exchange. Most students have heard of it, but do not know anything about it.
- B. Class members could be told to bring the financial pages of newspapers to class. This would tend to introduce them to listed securities from which class discussions could carry on into the unit.

Unit VII Travel Services (approximately 2 weeks)

- A. A good outline on the different methods of travel and how they have changed in the last few years could be used for introductory purposes of this unit.

Unit VIII Communication Services (approximately 2 weeks)

- A. Communication services could be introduced merely by showing a phone book to the class and starting a discussion of the information included in the phone book and then of the services rendered by telephone.

Unit IX Transportation and Shipping Services (approximately 1 week)

- A. This unit might start with a brief history and functions of a post office. Many students would be surprised at the different functions, since they are commonly taken for granted.

Unit X Keeping Personal Record and Information (approximately 3 weeks)

- A. This might be started by explaining why it is necessary to keep records. It should be pointed out to the students that most of them are keeping some type of records now even though

they might not have realized it.

Unit XI Our Business and Economic World (approximately 3 weeks)

- A. Discussion on the type of economy in the U. S. could be used.

Since there are different types of economies, a discussion of these types might enlighten some students. This would give some students a chance to compare our economy with those of other parts of the world.

Unit XII Economic Citizenship (approximately 2 weeks)

- A. This unit could be introduced by explaining some of the factors which a student should consider for his future welfare.

How does a student's education affect his future income?

How should a student prepare for his future employment?

Developmental Activities

For developmental activities, a few examples from various units will be discussed. Some of these may be used in both large and small groups while others are best suited for one or the other. For example, a guest speaker would be used in a large group, whereas a field trip to a bank would function better in the smaller groups.

- A. Bulletin boards (displays relating to subject being taught)

1. The teacher could display various charts relating to the topic being taught.
2. The teacher could have a display of newspaper clippings, such as statement of financial condition of a bank, items telling about accidents or liability suits, or announcement of a new bond issue by some company (possibilities are unlimited).
3. The teacher should have a display of checks, deposit slips,



various kinds of endorsed checks, sample insurance policies, stocks, bonds, and telegraphs.

4. The teacher should have a display of the various social security cards, applications, and forms.
5. The teacher should have a display of the various types of communications possible.

#### B. Visiting Speakers

1. A prominent businessman might come in and speak to the class on business in general on the various aspects pertaining to a large or small business.
2. A bank official might be invited to discuss banks and their services.
3. A prominent insurance agent might speak to the class about the services of his office and the types of insurance available.
4. A stock broker might speak on the stock exchange and the methods and ways in which an individual may go about the process of buying stock.
5. A telephone official might speak about the services offered by his company and how the company operates.

#### C. Films

1. A list of films is included later under supplementary materials. The films listed here are to show that they should be included in developmental activities.

#### D. Filmstrips

1. These are also included in supplementary materials.

#### E. Dramatization

1. The teacher should have three or more students dramatize an

automobile accident. The students should emphasize the steps that should be taken when an accident occurs.

2. The teacher should have four or five students act out the steps involved in buying and selling stock listed on the New York Stock Exchange.

#### F. Class Reports

1. The teacher should have students search for information in the library and report to the class.
2. The teacher should have students relate personal business experiences which they have encountered.
3. The teacher should have students interview businessmen in the various fields of business and report to the class.
4. The teacher should have students write to various companies and then report their findings to the class.

#### G. Field Trips

1. The class could tour a manufacturing business to see the steps and processes necessary to have a finished product.
2. The class could tour a bank, so that the students could see the tellers' windows, posting machines, safe deposit boxes, vaults, etc. Many students have never had a chance to see any of these.
3. The class could tour a large insurance office. The teacher should emphasize the precise and correct work which must be done to operate an efficient insurance office.
4. The class could go to a stock broker's office for a guided tour. This would be beneficial to most of class since most of the students have never seen a stock broker's office.

5. The class could tour a telephone office. Students could then get an idea of the complex work involved after seeing the wiring and machines.

#### H. Panel Discussions\*

1. The panel members could discuss the advantages and disadvantages of a single proprietorship, partnerships, and corporations.
2. The panel members could discuss different advertising methods of insurance companies.
3. The panel members could discuss terms in connection with insurance in general.
4. The panel members could discuss old age and survivors insurance.
5. The panel members could discuss the pros and cons of stocks and bonds.
6. The panel members could discuss possibilities of owning a home as compared to renting a home.

(\*Not to be confused with general question-answer sessions.)

These activities are only a few of the possibilities of what could be done in a general business class. There are many more, and it would be expected that a teaching team would use originality in presentations. As previously stated, the introductory activities should be mainly used in large group presentations, whereas the other activities will be used in both size groups.

Evaluation of a student's progress will take into consideration the grade on his tests, class participation, projects or reports which may have been assigned, and any other items on which the teachers decide that grades should be based. The final grade should be given only after the members of the teaching team have met and dis-

cussed each student and his individual record. However, the final decision should be left up to the master teacher or team leader.

## CHAPTER VIII

### Supplementary Materials

#### I. Films

- A. "What is Business;" Coronet, 1948, ten minutes, b. & w., sound.

Takes familiar objects and follows them through production, and distribution. It also shows phases of service in business.

- B. "It's Your Decision;" (2 films) American Economic Foundation, 1954, b. & w., sound.

Part I--26 minutes. The problems associated with organizing a new business as concerned with management, employee, and investors.

Part II--16 minutes. Concerned with the necessity of replacing and expanding equipment.

- C. "What is a Corporation;" Coronet, 1949, ten minutes, b. & w., sound. It differentiates between the three principal forms of business--proprietorship, partnership, and corporations.

- D. "Competition and Big Business;" Encyclopaedia Britannica Films, 1953, twenty-two minutes, b. & w., sound. Discusses the role of big business in terms of its bearing on the market.

- E. "How to Keep a Job;" Coronet, 1949, ten minutes, b. & w., sound. What to look for in selecting a job and how to get along on the job.

- F. "Federal Reserve Bank and You;" United States Federal Reserve Bank, thirty minutes, b. & w., sound. The influence that the federal reserve has on the nation's volume of money and credit.

- G. "Federal Reserve System;" Encyclopaedia Britannica Films, twenty-two minutes, b. & w., sound. Discusses establishment and functions of the Federal Reserve Banks.

- H. "Using the Bank;" Encyclopaedia Britannica Films, ten minutes, b. & w., sound. Emphasizes the different services of a bank and proper methods of using them.
- I. "Banks and Credit;" Coronet, eleven minutes, b. & w., sound. Tells how banks can increase or decrease the nation's credit buying.
- J. "Credit--Man's Confidence in Man;" Wilding Pictures Productions, thirty-three minutes, b. & w., sound. Tells how credit is merely a promise to pay another person later.
- K. "Casualty Insurances;" twenty minutes, b. & w., sound. Shows need for casualty insurance and dramatizes actual case.
- L. "Insurance Against Fire Losses;" fourteen minutes, color, sound. Animation shows how fire insurance is a joint solution to a common problem.
- M. "Sharing Economic Risks;" eleven minutes, color or b. & w., sound. Develops term "economic risk" and defines insurance terms.
- N. "Your Social Security;" nineteen minutes, b. & w., sound. Describes with illustrations all people covered by 1950 Social Security act and types of insurance provided.
- O. "Life Insurance Occupations;" eleven minutes, b. & w., sound. Describes work, qualifications, and preparatory training of workers in modern life insurance companies.
- P. "Trading Post;" McGraw-Hill, fifteen minutes, b. & w., sound. Describes the happenings at and around a trading post on the stock exchange.
- Q. "Your Earning Power;" Coronet, nine minutes, b. & w., sound.

Discusses potential earnings and how to save a certain amount of earnings.

R. "Your Share in Tomorrow;" Modern Talking Pictures, twenty-seven minutes, color, sound. Discusses types of investors and their stock transactions.

S. "Writing Better Business Letters;" Coronet, ten minutes, b. & w., sound. Tells of the essential requirements for a good business letter.

## II. Additional Films which may be used for Vocational Guidance.

A. "American Portrait;" twenty-nine minutes, b. & w., sound. Story of life of an insurance agent.

B. "For Some Must Watch;" twenty-nine minutes, b. & w., sound. Life of a conscientious life insurance agent and his community.

C. "Newsweek" Looks at Life Insurance;" thirty-one minutes, b. & w., sound. Kinescope of TV program "Newsweek Views the News." Describes work of Insurance Funds, etc.

D. "Search for Security;" sixteen minutes, b. & w., sound. Presents historical incidents in development of insurance plans.

E. "Yours Truly, Ed. Graham;" twenty-four minutes, b. & w., sound. Brief stories of insurance problems and different types of insurance offered.

## III. Filmstrips

A. "How Life Insurance Began;" 42 frames, color. Development of modern life insurance.

B. "How Life Insurance Operates;" 44 frames, color. Operation of a modern insurance company.

- C. "How Life Insurance Policies Work;" 45 frames, color. Describes four policies; term, straight life, limited life payment, and endowment.
- D. "Planning Family Life Insurance;" 47 frames, color. Presents the advantages of planned programs to provide financial security.

#### IV. Newspaper Clippings

#### V. Pamphlets

#### VI. Charts

#### VII. Opaque and Overhead projectors

- A. Checks and deposit slips
- B. Bank statements
- C. Endorsed checks
- D. Sample policies
- E. Application for a particular kind of insurance
- F. Advertisements of insurance companies
- G. Stocks and bonds
- H. Prospectus of various companies
- I. Financial pages
- J. Telephone books
- K. Telegrams
- L. Business letters

#### VIII. Miscellaneous Material

In this chapter, a sample of supplementary materials were listed which could be useful in teaching a general business class. These materials could be used in both large and small groups. Each kind of material will work better in one size group or the other as has



been suggested previously in this paper. The use of these materials would be left up to the discretion of the team of teachers.

## CHAPTER IX

### Conclusions and Recommendations

After compiling the data on team teaching, it seems reasonable to believe that team teaching in certain schools would help to improve the quality of education.

It would seem that in many of the larger schools, the use of teaching teams could be very beneficial. It could help solve some of the problems such as teacher shortages, use of physical facilities, and increase in enrollments. Although there are some disadvantages such as increased cost, need for better and larger facilities, and loss of individuality of students, the advantages seem to outweigh them.

A school considering team teaching would do well to enter into it slowly and cautiously. There are many problems yet to overcome, and each school has problems of its own. Before starting on a team teaching plan, a school should make a thorough study of its particular needs. Then the idea should be discussed among the administration, faculty, and the community. All three of these groups should be enlightened on the purpose of the team teaching plan before jumping into it.

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